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FACSIMILE COVER SHEET

DATE: JANUARY 22, 2004 FACSIMILE NO.: (703) 872-9326TO: EXAMINER CAMPENCOMPANY: USPTOFROM: ROBERT HANNumber of pages (including cover sheet) - 11 pagesSUBJECT: U.S. PATENT APP. NO. 09/483,537NOTES: RESPONSE TO OFFICE ACTION MAILED 10/22/2003CONFIRMATION: by First Class Mail by Express Mail none

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/483,537

Inventor: Robert D. Wilson

Filed: 01/14/2000

Examiner: Kelly S. Campen

Group Art
Unit: 3624Attorney
Docket No.: BLO 1134-014 (1565-002)Title: SPENDING VEHICLES
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1/22/04

JAN 22 2004

AMENDMENT TO
PATENT APPLICATION

OFFICIAL

CERTIFICATE OF MAILING UNDER 37 CFR §1.8 (a)

Date of Deposit: January 22, 2004

I hereby certify that this correspondence is being deposited by facsimile transmission to
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Robert G. Hall

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The following amendments and remarks are in response to the Examiner's office
action mailed on October 22, 2003. A **LISTING OF CLAIMS** begins on page 2 of this paper.

REMARKS/ARGUMENTS begin on page 8 of this paper.